

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Angela M. Fulwiley  
Debtor

Case No. 18-04217-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

NO NOTICES MAILED.

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

E-mail/Text: blegal@phfa.org Dec 13 2018 19:19:44	PHFA,
Attn: Jada S. Greenhowe, Asst Counsel, 211 North Front Street,, P.O. Box 8029,	
Harrisburg, PA 17101	
5116285 +E-mail/Text: blegal@phfa.org Dec 13 2018 19:19:43	PHFA, 211 North Front Street,
Harrisburg, PA 17101-1466	

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee)	dehartstaff@pamdl3trustee.com	TWecl@pamdl3trustee.com
James Warmbrodt	on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14	bkggroup@kmllawgroup.com
Tracy Lynn Updike	on behalf of Debtor 1 Angela M. Fulwiley	tupdike@ssbc-law.com,
	ssollenberger@ssbc-law.com	
United States Trustee	ustpregion03.ha.ecf@usdoj.gov	

TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :  
ANGELA M. FULWILEY : CASE NO. 1-18-04217-HWV  
f/k/a ANGELA M. WILLIAMS, : CHAPTER 13  
  
Debtor :  
  
ANGELA M. FULWILEY : 3863 N. 6<sup>th</sup> Street  
f/k/a ANGELA M. WILLIAMS, : Harrisburg, Pennsylvania  
  
Movant :  
  
v. :  
  
PENNSYLVANIA HOUSING :  
FINANCE AGENCY, :  
  
Respondent :  
:

**ORDER DETERMINING SECURED STATUS/VALUATION OF SECURITY**

The Motion of the Debtor, Angela M. Fulwiley, for Determination of Secured Status/Valuation of Security ("Motion") having come this day before the Court, and based upon the Debtor's assertions made in support of the Motion, following notice to creditors in the above case and an opportunity for a hearing thereon, the Court FINDS as follows:

- A. The value of Debtor's real property (the "Real Property") located at 3863 N. 6<sup>th</sup> Street, Harrisburg, Dauphin County, Pennsylvania, Tax Parcel No. 62-015-064, is \$47,900.00 at the time of the filing of this case.
- B. The total of all claims secured by liens on the Real Property senior to the liens of Pennsylvania Housing Finance Agency (the "Respondent") is \$113,650.03.
- C. The equity remaining in the Real Property after payment of all claims secured by liens senior to the liens of the Respondent is \$0.00 and Respondent has a secured interest in the Real Property in such amount.

Consequently, it is **HEREBY ORDERED** as follows:

1. The Motion is **GRANTED**.
2. Respondent has an allowed secured claim in the amount of \$0.00.

3. Because Respondent's secured interest is \$0.00 the following mortgage shall be deemed void and shall be extinguished automatically without further order of the Court, upon entry of the Debtor's discharge in this Chapter 13 case:

<b>Respondent</b>	<b>Recording Date</b>	<b>Recording Location</b>
Pennsylvania Housing Finance Agency	11/8/2007	Dauphin County Recorder of Deeds, Harrisburg, PA Instrument #20070045041

4. If this case is converted or dismissed, Respondent's mortgage will no longer be considered void and shall be restored as a lien on the Real Property.

5. As of the date of this Order, Respondent has not filed a proof of claim in this case. The last date for government claim is April 2, 2019. To the extent the Respondent files a timely proof of claim, it shall be classified as a general unsecured claim, regardless of the original classification in the proof of claim as filed.

6. The Real Property may not be sold or refinanced during the case without proper notice and further order of the Court.

7. Notwithstanding the foregoing, this Order is not recordable or enforceable until the debtor receives a discharge in this Chapter 13 case.

Dated: December 13, 2018

By the Court,



Henry W. Van Eck, Bankruptcy Judge (LS)